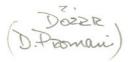


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United Prairie Bank



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An Affiliate of Farmers State Corporation

2005 OCT 3 AM 10 16

September 20, 2005

John F. Carter, Director FDIC San Francisco Regional Office 25 Jessie Street at Ecker Square Suite 2300 San Francisco, CA 94105

Dear Mr. Carter:

Wal-Mart, Wal-Mart. These are the only words you will hear in the future if Wal-Mart is allowed to be granted its application for a FDIC-insured ILC Charter in Utah.

Wal-Mart, in its retail environment, has captivated probably 60-75% of people in our area, and now wish to capitalize on that percentage by entering the banking field. Small towns are the losers. The next casualty will be the <u>real</u> banking industry.

Please deny Wal-Mart's application!

Sincerely Yours,

James G. Sneer, Chairman

United Prairie Bank - Mountain Lake

United Prairie Bank - Slayton

United Prairie Bank - Spicer

United Prairie Bank - Madison

United Prairie Bank - New Ulm

United Prairie Bank - Owatonna

United Prairie Bank - Jackson